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ABSTRACT

This report surveys popular literature on the consumer education needs of young adults. Twenty-one articles (1950-1976) in popular periodicals were examined in order to determine the emphases of educational competencies and the readership of each publication. A change in content was noted from producer-oriented to consumer-oriented awareness, particularly from 1960-1970, a decade of intense concern for consumer welfare. Readership was found to be directed toward teachers and parents, with teachers being the target group almost twice as much. Competencies which the articles emphasized included money management, responsible buying, awareness of frauds, values, product safety, and nutrition. Despite the emphasis on consumer needs in the literature, consumer education programs in the public school curriculum remain an issue. Although programs are in operation, needs still exist in this area. Programs must be revised to meet the expanding scope of consumer awareness. Also, more literature needs to be directed specifically toward young adults. (KC)

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Department of Extension Education

Consumer Education Needs of Young Adults: A Survey of the Popular Literature 1950-1976 and Two Selected Journals 1967-1976

A Paper in

Extension Education

by

Nancy Gallagher Briggs

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Chapter 1

The Problem

All young adults (ages 14-21) face a transitional period in their lives when they dismiss the role of dependent child and assume the role of an economically independent adult. As a result of their independence, they begin to become more active consumers, making important long-term purchasing decisions and investments for the first time. Decisions such as buying a car, renting an apartment, taking out a loan or attempting to establish credit are often made by young adults. High school graduates who move directly into the employment arena sometimes make these purchasing decisions sooner than those who pursue post-graduate education or training. These decisions are often made hastily and without preparation and the dilemma of the newly employed young adult might be compared to a newly walking toddler crossing a street in heavy traffic. The author believes that much of the time young adults are unprepared or underprepared for such decisions; as consumers, they lack the knowledge and the skill to make wise purchase decisions. Consumer education is especially important to them.

Education and information geared to equip the young adult with an understanding of and to increase his/her ability to be a competent consumer are vital to this transitional period. The consumer educator, to provide an important support and resource for young adults, must be sensitive to their needs and to their strengths, weaknesses and levels of

competency.

This age grouping, however, traditionally has eluded researchers and is one which clearly needs consumer information and education. Herrmann states:

> Three major forces have played a role in shaping the consumer behavior of the new generation of young adults: (1) the experience of growing up in a period of almost unbroken prosperity, (2) permissive techniques of child rearing and (3) a high level of education and heavy exposure to the mass media (Herrmann 1970b: 25).

He continues:

> The new generation of young adults constitutes a major challenge for consumer educators and researchers. This new generation clearly needs help. The past experiences and education of these young adults provide them little basis for dealing with the rapid changes in both income and financial responsibilities they typically encounter. Available research results, unfortunately, provide only partial coverage of this age group (Herrmann 1970b:30).

Purpose. It is Herrmann's argument that forms the backdrop for this paper, i.e., a search of selected literature in the area of young adult consumer education to determine what is available within the printed media to suggest what kinds of help and information are needed for the young adult to become a more competent consumer.

This paper is a comprehensive review of the popular literature (as indexed in the Reader's Guide to Periodical Literature) published between 1950 and 1976, and two selected journals (Journal of Consumer Affairs and Journal of Extension) published since 1967. Both theoretical and empirical literature sources will be included as background information.

An integrative analysis of existing information will be attempted by the author and it is hoped that the reader will have an increased awareness of some of the literature regarding consumer education among youth and that the meaning of consumer education for this age group will be clarified.

Explication of the problem. Cateora (1963:104) points out that youth have three important roles as consumers: (1) consumer-buyer, (2) consumer and family influence, and (3) as a future adult consumer buyer. The current literature on America's youth market displays consensus on the first role: young adults are big spenders and play a broad and powerful role in America's economic life. They are not savings oriented and tend to be impulsive buyers (Business Week 1966:62; U.S. News & World Report 1976:47). The kind of prosperity they have known gives them an optimism about the future that encourages spending today. Youth marketing consultant George W. Schiele says:

> Young people are marketing's liquid asset. If you've got something that catches their fancy, they'll buy it. If you have the right idea, they'll move very quickly (U.S. News & World Report 1976:47).

Although young peoples' (14-21) income is only about five percent of all money income in the United States, their spending bulks large. Parents provide steadily increasing allowances and "emergency loans." In addition, many teens work, although employment is becoming more of a problem for this age grouping.

Almost more important than the first role which Cateora defines is the second--the young adult as a consumer who influences family decisions. The amount they spend is not indicative of the amount they influence in expenditures. There is much evidence supporting the idea that teenagers particularly influence large family purchases (Senior Scholastic 1965:6; Hechinger 1965:66; Cateora 1963:19, 105). They are usually the pacesetters for a family's buying of non-basic items. For this reason, there is much emphasis on advertising and promoting goods directly to the adolescent consumer, even though he may not necessarily be the buyer.

The third consumer role of young adults--that of future adult consumer-buyer is the role this author feels is the most crucial and the major reason that consumer education be provided. Youth are not prepared for the many consumer-citizen decisions demanded from their newly acquired independence. Many will be held legally responsible for them because the age of majority is 18 in some states (USDA, Extension Service 1976:2). Peterson adds:

> For the ever increasing number of teenagers entering marriage, housekeeping, parenthood, and long term debt, the lack of preparation for these responsibilities can bring on a traumatic experience (1966b:8).

Herbert Spencer in his analysis of the aims of education from the point of view of complete living, cites three objectives of school instruction which he viewed as designed to serve the student, rather than tradition or convention. (He was aware of a need for consumer education.) These are: (1) self-preservation, (2) securing the necessities of life, and (3) bringing up children, maintenance of social and political relations and the development of the ability to wisely gratify tastes and feelings (Tonne 1941:87).

Young adults are a challenging group greatly in need of consumer education and instruction in real-life problems. Implications of a study recently undertaken at the University of Texas (Northcutt 1975:15) concerning adult functional competency indicate that:

> If it is true that a significant proportion of Americans do not possess important skills and competencies, it is patently wasteful of human and financial resources to wait until persons reach adulthood to begin to address those needs.

Young people, furthermore, possess unending amounts of energy and curiosity which can be tapped through the development of analytic skills in the context of out-of-school experiences. Nader (1975:37) asserts that students are not exposed to issues and situations that cry for an

informed response--specifically, government and business activity that shape people's well-being, individually and collectively.

Thus, these three consumer roles present a pressing need among young adults for guidance and information.

Consumer education in historical perspective. Consumer education has been defined in a variety of ways. There are functional definitions, topical definitions and problem-oriented definitions (Uhl 1970:127). USDA's Extension Service captures most definitions in its publication, "Guidelines for 4-H Consumer Education" (1976:3). It states that consumer education is:

- that education related to consumption of private and public goods and services for personal and household use

- a study of economics and management as they relate to consumer behavior and consumption of goods and services

- a study to increase understanding and competence in consumer behavior, marketplace performance, and consumer affairs participation

- the development of the individual in knowledge and skills so that he functions as a responsible consumer-citizen.

These definitions are not mutually exclusive and serve to illustrate the ambiguity of approaches to consumer education. As Uhl points out,

> There are truly few intellectual exercises, human enterprises or educational experiences which do not make some contribution to the education of the consumer. . . By and large, educational skills and learnings are transferable between vocational, cultural, social and economic roles. Thus, all education can be called consumer education (Uhl 1969-1970:127).

For research purposes, it is necessary to narrow the definition of consumer education. It is defined here as knowledge and skills provided to consumers in order for them to make practical, competent decisions not only in the consumption of goods and services, but as responsible citizens.

The variety of definitions apparent in the literature, however, could be viewed as appropriate and specific elements of an earlier definition. In 1941, Herbert Tonne (1941:92) described tha aim of consumer education as:

> . . . improvement in the choice and buying of economic goods and services, as a means of raising the individual and family standard of living, and thereby to raise the standard of living for the whole community, and ultimately for all mankind.

This broad definition alludes to improving one's quality of life via consumer education. Indeed, the very nature of consumer education provides stimulus to other important areas. As Wilhelms notes (Peterson 1966b:9), consumer education can have a "higher horizons" value; youngsters can be stirred to consider value judgments that otherwise might never have occurred to them.

To be sure, there are no hard and fast rules about what constitutes consumer education. Its chief characteristic is its flexibility because it covers a range of subjects. It must be concerned with broad societal changes such as the impact of technology and the interdependence of man and his environment. As society has changed from producer-oriented to consumer-oriented, so must our education reflect that transformation (Peterson 1966b:8).

The consumer movement has been around since the early 1900's but 1927 might be marked as the year in which a base for an organized movement was developed. Tonne (1941:1) reports that during that year a book entitled Your Money's Worth was written and it created furor among consumers and tremendous concern among producers and advertisers. The Depression period was followed by the production of false bargains--cheap products at cheap prices (Herrmann 1970c:11). A number of books of the same type as Your Money's Worth were published and advertising

received much of the blame. This resulted in the development of a wholesome skepticism among the consuming public. Consumer's Research and Consumers Union, independent testing laboratories, also came about in this decade and have stimulated the continuing consumer movement.

There was relatively little development made in consumer education between the 1940s and the 1960s, but the 1960-1970 decade was a period of intense concern for the welfare of the consumer. President Kennedy's Consumer Bill of Rights (the right to safety, to be informed, to choose, and to be heard) provided impetus as did the appearance of consumer advocate Ralph Nader and his well-documented reports. Truth in lending, truth in packaging, and the Highway Safety Act were some of the actions taken at the federal level during this time. Some stimulus to consumer education was provided by the Vocational Educational Amendments of 1968 which authorized an allotment of federal funds to states for programs in consumer and homemaking education.

In the '70s, we can see an interesting interrelationship between the consumer, government and business sectors as a characteristic of the present consumer movement. Herrmann (1970c:1) has noted that each of the three eras of consumer unrest (the 1900s, 1930s, and 1960s) has occurred during a period of rapid social change and economic dislocation, and the present decade is no exception. Certainly, increasing public participation, a decline in public conficence in government and business, and energy and resource deficiencies will emphasize the interdependence of these three sectors and significantly alter their present roles.

It is appropriate at this point to describe what the literature shows as progress toward meeting this need.

The implementation of consumer education for young adults. In the literature, the most often expressed medium for delivering consumer education to young adults is the school. It is the one traditional place for large numbers of teens to be reached. There is somewhat of an issue in high schools regarding the integration or segregation of consumer education into the curriculum. Should it be treated as a separate program or filtered throughout subject matter? This same question is one which concerns Extension specialists in organizing 4-H consumer education (Furry 1977: personal communication).

It has been determined throughout much of the literature (Uhl 1971: 15; Pa. Department of Education 1972; Tonne 1941; Nader 1975:38; Peterson 1966a:28, 1966b:9; Friggens 1968:2) that consumer education be met via a dispersion throughout the existing high school curriculum. In this way, for example, an English class receives a lesson covering language usage in contracts and advertisements, the Social Studies class learns consumer law and the government role in consumer protection, and the Math teacher covers banking skills, unit pricing, and how to compute interest charges. This appears to be the easiest method to implement and serves as a curriculum enrichment. Uhl (1969-1970:130) points out, however, that weaknesses in this type of delivery would be the varying amounts of student exposure to consumer education and that problems could develop concerning a possible lack of teacher coordination. He states that a single course affords greater opportunity for a balanced and comprehensive treatment of consumer education.

One of the inherent difficulties of utilizing schools as a vehicle for consumer education is the need for many qualified teachers who feel prepared to deal with the overwhelming variety of consumer topics. One

of the findings and recommendations of the Purdue Consumer Education Study is expressed by Uhl (1969-1970:132):

> The most important limits on the growth of consumer education appear to be teacher training and interest and public support for personnel and curriculum development. . . Colleges of Education need to consider their potential contribution to teacher training.

Nader (1975:38) in his article agrees with Uhl but adds "at the very least, teachers can make their students aware of these [alternative] choices and encourage them to ask intelligent questions."

Examples of special programs have been cited in the popular literature, most notably one at the Lincoln High School in Yonkers, New York. The program was designed initially for non-college bound students but proved so successful that it is now open to all students. It offers a three-pronged program: (1) a year's elective course in consumer education, (2) a series of highly practical assemblies in which experts in business and government deal with such subjects as car buying, health care, safety, and consumer frauds, and (3) consumer education integrated throughout the entire curriculum, from seventh grade on up (Friggens 1968:2). Students are enthusiastic and find the various areas intensely interesting.

Other types of consumer programs include:

- New York State Commerce Department staging assemblies in junior high schools throughout the state to help the young learn how to handle their money (Business Week 1968:170).

- George Washington University's student-operated Consumer Protection Center bringing consumer awareness to high school students in Washington, D.C. (In 1971, this was an experimental project of the center. The center itself is an outgrowth of a consumer law course at

George Washington.) (Morris 1971:29)

- Elementary school consumer education set up on Long Island, New York; Euclid, Ohio; Philadelphia, Norfolk, and Memphis to meet the need for better informed citizenry without waiting until adolescence (Voldstad 1974:58).

Programs such as these are still rare. Nader (1975:37) says that most schools still consider consumer education a frill rather than a true academic discipline, and that teachers need actual materials to deal with the subject matter. Purdue survey results (Uhl 1969-1970:130) suggest only a small growth in consumer education courses over the 1960-69 period, but indicate that considerable numbers of teachers and administrators are planning consumer education courses. Peterson (1966b:8) and Friggens (1968:4) confirm the idea that consumer education has been growing steadily since 1961, but still amounts to a small fraction of the total curriculums in most schools.

During the '70s, consumer education has expanded through federal, state, local and private programs. The Department of Health, Education and Welfare, through its Office of Education, for instance, was authorized in 1974 to award up to $15 million in grants to various consumer education programs during 1976 and 1977, a significant change from past policy (Bloom 1976:34). On the state level, Illinois, Wisconsin, Oregon, Florida, Kentucky and Hawaii require all students in public secondary schools to take a course in consumer education (Bloom 1976:34). And nonprofit organizations such as Consumers Union, the American Council on Consumer Interests and the Council of Better Business Bureaus continue to play a leading role in the consumer education movement (Bloom 1976:36).

Having provided a general orientation to consumer education and its application to young adults, it is appropriate to turn to the major expected findings of the study.

Major Expected Findings

1. A survey of the popular literature on the topic of consumer education for young adults between the years 1950-1976 will indicate a progressively increasing number of publications available. The status of the consumer education movement has changed since the 1950s to greater advocacy for the consumer and this trend will be reflected by the number of articles written during this time.

2. A survey of the popular literature between 1950-1976 will pinpoint competency needs of young adults regarding consumer education, as seen by the authors of the publications. Based on the literature, a priority listing of need areas will be developed which will signify most frequently mentioned to least frequently mentioned areas which have been or need to be addressed through consumer education programming.

3. A survey of the popular literature between 1950-1976 will show that the need for consumer education for young adults has been recognized by a select grouping of individauls, as evidenced by the type of magazine in which articles appear and the primary readership of that magazine.

4. A survey of two journals from 1967-1976 (Journal of Extension and the Journal of Consumer Affairs) will contain proportionately more articles dealing with consumer education for young adults than any two sources available in the popular literature. (Because 4-H activities are one of the four major components of the Cooperative Extension Service, the Journal of Extension is expected to have documentation of young adult consumer education programming; and because the Journal of Consumer Affairs provides thorough coverage of consumer education in general, it

is expected that any concentration of young adult consumer education would exist in this journal).

Chapter 2

Methodology

The design of this study is a survey of the popular literature between the years 1950-1976 and two selected journals (from inception in 1967-1976) on the subject of consumer education for young adults.

Popular literature has been defined by and limited to that literature indexed in the Reader's Guide to Periodical Literature (Volumes 17-35). In compiling a listing of periodicals and reports found in the Reader's Guide, it was discovered inadvertently that the list of publications indexed in the Guide is continually updated and changed on an annual basis in order that librarians may include and exclude certain publications. For this reason, the periodicals indexed in the Guide for each year may vary, thus eliminating complete consistency over the 26-year period studied. The author has chosen to report the listing of periodicals from the 1953 Reader's Guide, as it includes not only all those publications in which articles for this study were found, but a representative sample of others available. In other words, the list from the 1953 Reader's Guide included all publications cited in this study, but listings from some other years of the Guide did not. The listing of periodicals and reports indexed in the Reader's Guide to Periodical Literature can be found in Appendix 1.

Rationale for surveying the popular literature is that it consists of that literature distributed widely, is easily accessible (e.g.,

newsstands, supermarkets, etc.) to many types of readers and is not limited to professionals. Because of its wide distribution, its value is found in having a widespread influence and awareness level, as compared to the more limited professional audiences of theoretical or empirical literature such as is found in professional journals. Theoretical literature is that which attempts to explain or conceptualize but not empirically test interrelated aspects of the real world. Empirical literature is data obtained from surveys, experiment or observation; theories which have been operationalized and facts of experience. It can be assumed that, in general, the consumer reads popular literature more frequently than either empirical or theoretical types of literature.

Additionally, two sources of theoretical (and partly empirical) literature were included in the study survey: the Journal of Consumer Affairs directly relates to the subject because of its educational orientation, and the Journal of Extension (formerly the Journal of Cooperative Extension) should relate directly to the topic because of its educational orientation. The analysis of the findings for these journals will be dealt with separately from that of the popular literature.

The survey of both the Journal of Consumer Affairs and the Journal of Extension begins with their first issues in 1967 through 1976.

Why the years 1950 to 1976? The year 1976 marked the time that the author began her thesis, and allowed for the most current information. The choice of the earlier limitation of the year 1950 was decided arbitrarily. As the author began the literature search, it became obvious by the scarcity of pertinent articles in the subject area that it would not be an unwieldy or unmanageable task to go back as far as 1950.

The process of survey and analysis. Key words or descriptors were used to identify the topic area in the literature search of the Reader's Guide. These words seemed to encompass all possible references and cross-references to the topic in this data source. The list includes:

Adolescence
Agricultural Extension Work - 4-H Clubs
Consumer Education
Consumers
Education, Philosophical Innovations
High School Students
Young Adults Literature
Youth Market

For each year between 1960 and 1976, these key words were checked in the Reader's Guide to locate articles. Within each of the key word categories, there might be from zero to many references to articles published during that year. The author analyzed the articles to determine those which might prove useful to the study, and she attempted to be inclusive rather than exclusive in the selection of articles. Key index words such as consumer, youth, youth market, and consumer education in the article title facilitated this decison-making.

The articles were organized and listed for future examination by volume number of the Reader's Guide. At the completion of this task, the process of locating and reading the articles began. The utility of the articles was decided by its meeting one major criterion: that the article deal with programming or theory of consumer education for young adults. Some articles, after brief analysis, were found to be irrelevant and were eliminated from the survey.

The articles were examined for emphasis on competency need areas. The competency need areas mentioned were noted and tallied for all articles. For this study, the competencies were classified into four types for analysis: knowledge, attitude, skill and task competency.

This idea of classification of competencies originates from Metzen's research on consumer competencies (Metzen 1967:67). Metzen looked at the similarities and differences in the judgments of young women and consumer education experts in regard to consumer competencies important for the adequate performance of the consumer role of young women. For this study, the classification of competencies is used for a different purpose and in a different manner. The following brief definitions of the competency classifications have been developed.

A knowledge competency consists of background information learned about a specific topic or knowing something. It would serve to supplement one's actual consumer skill. Skill competency is knowing how to do something. Task competency is learning by doing, such as the real-life experience of grocery shopping; and an attitude competency is one involving individual values clarification and personal judgment development.

In the Journal of Consumer Affairs and Journal of Extension, the search for appropriate literature was carried out in a similar way using key words as indicators of possible articles. Since neither journal is indexed in a larger catalog, however, a search through the table of contents in each volume was necessitated for the years concerned, 1967 (inception)-1976.

A synthesis of the articles located along with additional sources (see References) resulted in the first chapter of the study.

Based upon the major expected findings set forth previously, the articles found in the popular and journal literature were closely examined and data were accumulated and tabulated. The data in the tables have been categorized by four five-year periods from 1950-1970 and one six-year period from 1971-1976. Classification by years facilitated

analysis of the data over the total time span, allowing for observation of trends over time, rather than year-by-year sporadic analysis. Five-year limitations allow for equal periods; 8-10 year or other periods would camouflage the development of any trends in the literature.

Now that the methodology of the study has been clarified, displays of the data and reporting of the findings can be undertaken.

Chapter 3

Analysis of the Findings

Popular literature. There is an abundant amount of information available regarding the general topic of consumer education in the popular literature and in books and journals. There is also much to be found in the area of the youth market dealing with spending patterns, advertising, and the importance of youth to business and the economy.

This literature search, however, has focused on only those articles dealing with consumer education of youth. The total number of articles dealing with this combination in the popular literature for the 26-year period studied is eighteen.

Figure 1 reveals the dispersion of these articles over the 26-year period and the increase of articles published in recent years.

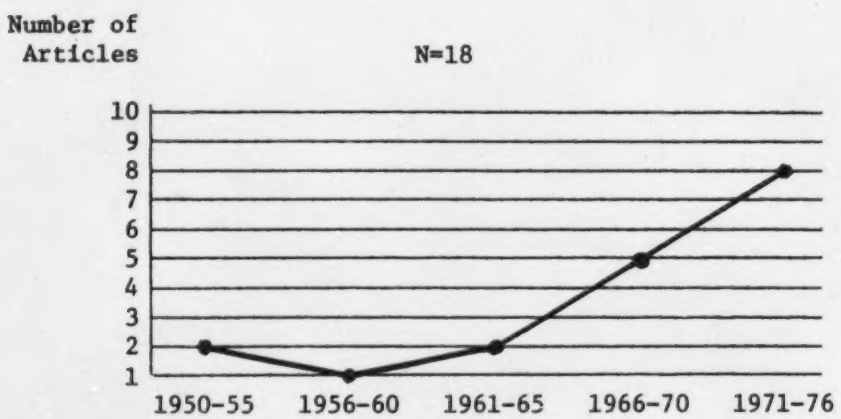

Figure 1. Number of articles in the popular literature in five-year periods.

Although within the first two five-year periods there is a decrease from two articles published between 1950-55 to one article published between 1956-60, Figure 1 shows an increase in the three five-year periods following.

From 1961 to 1976, the number of articles published has quadrupled from two articles between 1961-65 to eight articles between 1971-76. It is clear that the concept of consumer education for young adults has become somewhat more popular in the last decade, and this is most likely a reflection both of increased consumer activism and increased interest in youth during the late '60s and early '70s. Although proportionately there appears to be a positive change toward interest in consumer education for young adults, the total number of articles is still only eighteen, severely limiting the generalizability of interpretation.

The data in Figure 1 support the contention of the first major expected finding that a survey of the popular literature will indicate fluctuating trends with an overall progression and increase in the number of consumer-oriented articles over time.

Fluctuations in number of articles published were revealed indicating a trend of continuous growth in the publishing of articles in the area of consumer education for young adults, subsequent to the decline observed between 1956-60. The growing number of articles in the popular literature points toward an increased interest and acceptance of consumer education by authors.

In the second major expected finding, it was stated that the popular literature between 1960-76 would pinpoint consumer education competency need areas of young adults which could be addressed through a program in consumer education. Table 1 is a display of the need areas described in

the literature by five-year periods.

Table 1

Consumer Education Need Areas Emphasized in Eighteen Articles by Five-Year Periods (N=35)

Competencies	1950-55	1956-60	1961-65	1966-70	1971-76
Money Management	2		1	4	2
Legal Rights					2
Buying Responsibly	2	1	1	2	2
Awareness of Frauds				1	3
Values				1	1
Real-Life Experiences				2	1
Intelligent Use of Goods	1	1			
Effective Citizenship				1	1
Decision-Making Skills					1
Product Safety					1
Nutrition					1

It is readily apparent that the variety of needs expressed is greater in the two five-year periods between 1966-76 when more articles have been written. Half (nine out of eighteen) of the articles emphasized more than a single competency need area, thus accounting for a large part of the difference between total number of needs emphasized (35) and total number of article sources (18).

Perhaps the most interesting of all findings is the shifting emphasis in the definition of consumer education. From 1950-65, only three traditional competency areas (money management, buying responsibly, and

intelligent use of goods) are cited. From 1966-76, the components of consumer education encompass eleven competency areas. Money management and buying responsibly competency were mentioned in 78% (seven of nine) of the articles located during the time span 1950-65. They are found in only 36% (10 of 28) of the articles located during 1966-76. This finding documents the broadened scope of consumer education and the new roles attributed to the consumer during the '60s and '70s.

If the widening scope of consumer education were projected into the late 1970s and 1980s, an increased emphasis on understanding the economy, dealing with inflation, and managing energy resources might be expected components.

Curiously, the competency area of "awareness of frauds" is noted in the highest number of articles during the six-year period between 1971-76. It is probably safe to assume that the consumer has become increasingly aware of fraud in the marketplace in the last few years, from door-to-door salesmen and mail-order houses to so-called "professional" services.

Increased awareness might be correlated to the work of state consumer protection agencies. Whether or not this competency is most frequently mentioned because of an increase in the actual amount of fraud prevailing during this time period is beyond the scope and capabilities of this study, but the significance of this correlation would be interesting to test.

Money management is the need area most often emphasized (nine times). The priority of need areas will be discussed more in the analysis of Table 2. For Table 1, it is sufficient to note that the literature did pinpoint various competency need areas which could be addressed through

consumer education programming and the data support that part of the second major expected finding which states this contention.

Table 2 is a listing of competency areas in priority rating from most emphasized to least emphasized in the eighteen articles found in the popular literature. The range includes a high of nine articles (50%) emphasizing money management as the most important competency area to a low of one article (6%) each emphasizing product safety, nutrition, and decision-making skills.

Table 2

Priority Listing of Competencies

Emphasized in Eighteen Articles

Competency	Type[a]	Articles			
		N	Percent	1950-65	1966-76
Money Management	S	9	50	3	6
Buying Responsibly	S	8	44	4	4
Awareness of Frauds	K	4	22	0	4
Real-Life Experiences	T	3	17	0	3
Legal Rights/Contracts/ Complaints	K	2	11	0	2
Values	A	2	11	0	2
Intelligent Use of Goods	S	2	11	2	0
Effective Citizenship	A	2	11	0	2
Product Safety	K	1	6	0	2
Nutrition	K	1	6	0	2
Decision Making	K-A	1	6	0	2

[a]S-Skill Competency T-Task Competency
K-Knowledge Competency A-Attitude Competency

Competence in money management (nine articles) and buying responsibly (eight articles) are given greatest emphasis and thus according to the popular literature are found to be the most important needs for young adults. As in Table 1, it should be noted that more than one need may have been apparent in each of the 18 articles, so that the article total which appears to be 35 is somewhat misleading and relates solely to number of needs and not number of articles.

In attempting to interpret the data in Table 2, the author has chosen to categorize the competencies into one of four areas: task, skill, attitude or knowledge competencies. These four classifications have been defined earlier in the methodology section.

As can be seen on the table, "money management" and "buying responsibly" both are skill areas. All other competencies, with the exception of "intelligent use of goods," are not skill areas, but are classified as one of the other three competency areas.

It is interesting that those competencies ranking highest are skill areas, as opposed to a task, knowledge or attitude competency. From the data, it might be interpreted that practicality in terms of basic skills for consumption behavior is considered the most important consumer educational need among young adults. The author interprets money management to mean the ability to handle one's own financial situation by budgeting, using credit, checking and savings accounts wisely, and understanding loans, interest rates and lending terms. These seem to be considered essential to being an educated consumer.

Buying responsibly has been interpreted as spending one's income wisely, shopping for best buys and knowing the questions to be answered when selecting a product; it meshes very closely with money management.

Wise spending habits would seem to be a likely by-product of money management skill and are also a necessary skill of the wise consumer.

In contrast are the three competency areas ranked lowest in emphasis, each being mentioned once. These have been classified "knowledge" competencies, all areas where information is the sole criterion and the practical use of the information is discretionary (up to the individual). Whereas with money management and buying responsibly, one usually must learn these skills to survive in a competitive society, areas of product safety and nutrition are more nebulous; the information content of these competencies supplements the more practical, everyday-living consumption skills. Knowledge of the process of decision making can be applicable to all areas of consumer education, but does not become significant until applied to a specific area such as money management. More clearly, money management and buying responsibly are skills which incorporate decision making, skills the consumer uses on a daily basis. Knowledge areas of product safety, nutrition, and decision making taken separately are less practical issues which tangentially aid the overall consumer skill of the teenager.

Awareness of frauds, however, is a knowledge classification but ranks much higher on the list of competencies. This knowledge area can be generalized to all types of consumption and is important in the use of everyday-living skills such as money management and buying responsibly. Fraud is not product-specific but rather pervades the full range of products and services. Thus, its omnipresence necessitates consumer awareness if that consumer is to be skillful in areas such as money management and buying responsibly.

Table 3

Magazines Publishing Articles

by Five-Year Periods (N=18)

Periodical	Readership	1950-55	1956-60	1961-65	1966-70	1971-76	Percent of Total
American Education	Teachers				1	2	17
Business Week	Businessmen/ women				1		6
Changing Times	Consumers					1	6
Consumer Report	Consumers			1		1	11
I.A. & Voc. Ed.[a]	Industrial Arts Tchrs.	1	1				11
NEA Journal[b]	Teachers	1			1		11
Parents	Parents					2	11
PTA Magazine[c]	Teachers/ Parents			1	2		17
Today's Educ.	Teachers					1	6
Vital Speeches	4-H Youth					1	6

[a]Industrial Arts and Vocational Education Magazine

[b]National Education Association Journal

[c]Parent-Teacher Association Magazine

The data in Table 3 indicate the magazine, the primary readership (audience) of the magazine, and the frequency and chronology of articles published in the area of consumer education for young adults. A total of 10 periodicals provide the survey total of 18 articles. (The 18 articles are noted with an asterisk in the References.) Five of the 10 periodicals (50%) have teachers as their primary readership. It appears that at least half of the periodicals dealing with articles in consumer education

for young adults are directed to a segmented part of society, and not to the general public. In most of these cases, readers are professionals (teachers) who might influence the implementation of consumer education for young adults. One magazine is directed toward parents (Parents Magazine), one toward business (Business Week), and two toward consumers in general (Consumer Report and Changing Times). One article (in Vital Speeches) was a speech delivered to a 4-H audience, certainly an exception. A generalization about audience or readers of Vital Speeches cannot be made because the nature of this periodical is a bi-monthly organization of vital speeches made during that time. The audience varies with each speech delivered.

American Education, whose readership is primarily teachers, and PTA Magazine, whose primary readership is parents and teachers, each published three articles, the highest number in any one magazine. Industrial Arts and Vocational Education, Parents, NEA Journal, and Consumer Report, each had two articles and Changing Times, Vital Speeches, Today's Education, and Business Week, each had only one article.

Thus, it can be seen that magazines whose target audience is teachers are those with the most frequent interest in consumer education (11 articlea out of 18 or 61%). Parents also represent a select grouping to whom popular literature regarding young adult consumer education is directed. Five articles (36%) are published in magazines where the readership is parents. The third major expected finding which states that the need for consumer education among young adults has been recognized by a select group of individuals, is supported by the data. Two select groups have been discovered: teachers and parents.

Teachers are a logical select grouping, since the formal educational system is the delivery mechanism for consumer education most often cited in the literature (see Chapter 1). Parents are a less frequently cited audience, but a crucial one also in educating the young adult consumer.

Probably more significant, the data in Table 3 also indicate that all but four periodicals which had published articles on consumer education for young adults during the period 1950-76 published articles on this topic between 1971-76. Parents and American Education each published two articles on the topic during this time span. A slight increase of interest in consumer education for young adults is witnessed during the most recent time period (1971-76). The most likely interpretation of this trend is that consumer awareness and involvement in general have increased during the '70s.

The need for consumer education seems to have increased in recent years. Teens especially are bombarded with advertising of products and services of an endless variety (Newsweek 1964:80; Business Week 1966:63; Time 1964:96). More than ever before, the conditions of affluence and mass market choices combine to challenge the young adult's consumer skills. Education to meet this challenge has become increasingly important as a result. Over a six-year period, however, two articles hardly can be considered an abundance of literature and the impact has to be limited.

Journals. Two journals were included in the literature survey: the Journal of Consumer Affairs and the Journal of Extension.

Using the same search procedure as that used for the Reader's Guide, the author found no articles dealing with the topic of consumer education for young adults in the Journal of Extension. This finding, which does

not support the last major expected finding, puzzled the author. (A closer look at the consumer education activities for young adults in Pennsylvania's Cooperative Extension programming was undertaken and those findings can be found in Appendix 2.) Conjecture by the author about why this dearth of information exists in the Journal of Extension is that it does not necessarily reflect a lack of Extension programming in the area, but more likely that those involved have not documented their efforts. It should be noted, however, that the topic of consumer education in general was not ignored in the journal, only the more specific topic of this study.

The search through the Journal of Consumer Affairs was more productive. As might be expected, there was a fair amount of information in the area of consumer education. In the ten years for which the journal was examined (1967-76), only three articles were found to relate directly to the topic under study. This finding along with the previous one do not support the last major expected finding that these journals would contain proportionately more articles than any two sources available in the popular literature. In this regard, the Journal of Consumer Affairs is no different from the two sources of popular literature, American Education and PTA Magazine, which each published three articles.

The fact that the popular literature covered a 26-year time span and the Journal of Consumer Affairs only 10 years is not relevant here because both magazines published the three articles within a 10-year time frame.

The equivalence of the journal with the popular literature was unexpected by the author. Rather than to parallel the number of articles found in a popular literature source, it was expected that the Journal of Consumer Affairs would have published more articles, and more articles in

a progressive trend (i.e., an increasing number over the years). Just as the overall trend in number of articles for the popular literature continually increased, peaking during the last year of study, the trend for the Journal was expected to increase in recent years. Since no articles were found for 1975 or 1976, this expectation was not sustained.

The article publication dates range from 1967 to 1974 with one articles published in 1967, one in 1972, and one in 1974. Two of the three articles are theoretical in nature (theories reasoned but not tested) and the third is empirical (relied upon by experiment or observation). Each will be analyzed briefly in terms of competency need areas mentioned as important for young adult consumer education.

1. "Consumers Right to Consumer Education: A Rejoinder," Gerald G. Udell.

Udell views the purpose of consumer education as:

> Help each student evolve his own value systems, develop a sound decision-making procedure based upon his values, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system (Udell 1974:88).

Competency needs in his view cover the full range of consumer concerns, providing both information and tools to produce better consumers.

2. "Today's Young Adults as Consumers," Robert O. Herrmann.

The author compares the current generation of young adults with generations past, citing the differences in the consumer behavior of each. He notes that consumer information and education should be addressed toward money management, the use of credit, economics and product selection.

3. "Ratings of Consumer Competencies by Young Women and Consumer

Education Experts, and Implications for Consumer Education," Edward J. Metzen.

Metzen reports findings from his study attempting to define the specific competencies needed by consumers, as identified by judgments of young women and judgments of experts in the field. Results indicated that the young women respondents differed from the consumer expert respondents in their attitude toward the consumer role. Young women were found to emphasize specific skills useful in solving the everyday consumer problems which confront them. The consumer experts were primarily concerned with the broad social and economic implications of consumption. The author concluded that the opinions and insights of both laymen and experts should be considered in planning course content, structure and activities.

Of these three articles, one can be viewed as supporting the skill type of competency need (Herrmann), and the other two (Udell and Metzen) as supporting both skill and knowledge types of competency needs, although Udell's articles seems to lean more toward knowledge and attitude than toward skills. Herrmann's article falls closest to the results of the popular literature (i.e., both sources of literature emphasized money management and responsible buying).

Chapter 4

Summary and Implications for Research and Extension

Consumer education is a nebulous term to many people. Literature in the area defines it in many ways, mostly so broadly and from so many perspectives that consumer educators are hard pressed to agree on one operational definition.

Despite the vague terminology, an awareness of the need for consumer education programming for teenagers led the author to explore this subject in the popular literature (as defined by publications listed in the Reader's Guide to Periodical Literature) during the years 1950-1976 and two selected journals (Journal of Extension and Journal of Consumer Affairs) covering the time span between 1967-1976.

The study attempted to reveal the continuity or lack of it over these years concerning young adults' consumer competency needs which could be addressed through consumer education programming. Specifically, the major expected findings of the study, followed by brief summary and implications for each, are:

Expected Finding: A survey of the popular literature on the topic of consumer education for young adults between the years 1950-1976 will indicate progressively increasing trends in the consumer education movement in general. The status of the consumer education movement has changed since the 1950s to greater advocacy for the consumer and this trend will be reflected by the number of articles written during this time.

Summary of Results: The first major expected finding was supported through the survey of the popular literature which indicated an increasing number of articles over time. Despite a fourfold increase in the number of articles (two to eight) in the late 1960s and 1970s, the author was surprised by the overall scarcity of literature on the subject. This scarcity perhaps reflects directly upon the number of consumer education programs implemented for teens, which seems to be limited.

Implication: Although there has been an increase in articles and attention given to the consumer education field in the most recent past, the subject of consumer education for young adults certainly has not been widely publicized or researched.

There is a need for leadership on national, state and local levels to become interested in this subject and to develop methods for implementing consumer education programs for teens. These educational programs necessarily must be based on empirical research if they are to be effective.

Expected Finding: A survey of the popular literature between 1950-1976 will pinpoint competency need areas of consumer education programs for young adults. Based on the literature, a priority listing of need areas will be developed which will signify most frequently mentioned to least frequently mentioned areas which have been or need to be addressed through consumer education programming.

Summary of Results: From 1950 to 1965, the consumer education literature for young adults, albeit it is scarce, focused only on the issues of money management, buying responsibly, and intelligent use of goods. Although money management and buying responsibly have continued to be stressed, a greater variety of needs has been publicized during the past

ten years including legal rights, awareness of frauds, values, real-life experiences, effective citizenship, decision-making skills, product safety, and nutrition. Consumer education, in other words, presently has redefined and broadened the needs of young adults to include areas of personal and societal values and other popular themes of the consumer movement.

It was expected that the literature would pinpoint competency need areas for consumer education programs and this expectation was upheld. A priority listing of eleven competency areas was developed from the 18 articles examined within the time frame. Money management and buying responsibly were the competency need areas most frequently mentioned. If the assumption is made that demand causes supply, these most frequently mentioned areas can be considered by the authors the areas most important to be met via consumer education. On the other hand, the fact that certain competencies were most frequently mentioned may imply only that they were most generally accepted. This does not necessarily indicate they are most important or were considered so. If this is true, money management and buying responsibly may be considered least important target areas for consumer education efforts, simply because they are accepted so readily and more people are aware of them.

Implication: It is likely that young adults today, more sophisticated (Herrmann 1970a:25) than their counterpart of a generation ago, want information and education in the two highest ranking competencies of money management and buying responsibly, but will be attracted to the other new and diverse consumer education messages. If so, it is necessary that these new needs are met satisfactorily.

Expected Finding: A survey of the popular literature between 1950-1976 will show that the need for consumer education for young adults has been recognized by a select group of individuals, as evidenced by the type of magazine in which articles appear and the primary readership of that magazine.

Summary of Results: This major expected finding was supported in that the type of magazines revealed the main readership to be that of two select groups of people: teachers and parents, with teachers having been the target audience almost twice as much as were parents.

Implication: There appears to be a need for more literature regarding consumer education of youth directed specifically to young adults and to the general public. Even though parents seemingly have been reached in the popular literature, more literature directed toward them is essential.

Although teachers are a likely and necessary group to reach regarding the need for consumer education for young adults, exposure limited to them is likely to limit the initiation of individual or group programming in consumer education. It seems more likely that consumer education will come about on a large scale only when it is demanded of teachers and school curricula. The sectors of parents, students and citizen action groups need to be increased as target groups to become aware of the need for consumer education for young adults, and articles need to be addressed to these audiences.

Expected Finding: A survey of two journals (Journal of Extension and the Journal of Consumer Affairs) will contain proportionately more

articles dealing with consumer education for young adults than any two sources available in the popular literature.

Summary of Results: Of the two journals searched for articles, there were no articles on the subject found in the Journal of Extension and only three articles were found in the Journal of Consumer Affairs. These findings do not support the major expected finding.

Implication: A major gap has been discovered in the Journal of Extension on the subject of consumer education for young adults. This finding is surprising to the author in light of the role of the Cooperative Extension Service. Obviously, there is a need for leadership and involvement of Cooperative Extension staff in this area of educational programming and the importance of publicizing its work must be stressed. (The author examined the consumer education programming for young adults within the Cooperative Extension Service in Pennsylvania and the results can be found in Appendix 2.)

The research orientation of the Journal of Consumer Affairs leads one to believe that the scarcity of articles on the topic emphasizes the lack of research in the area. It is fair to assume that research in the area of consumer education for young adults would be documented in this journal, if indeed it existed to any degree.

One study of interest but not of direct utility to this study was J. N. Uhl's, "The Purdue Consumer Education Study," published in the Journal of Consumer Affairs (1970-71:124). It was an evaluation of the national consumer education effort during the 1960-1970 decade. Among the findings of this study was that "the most important limits on the growth of consumer education appear to be teacher training and interest and public support for personal and curriculum development." More studies

that synthesize existing research findings are needed and are important to the growth and development of consumer education programming for young adults.

Implications to Extension programming. On a national level, the Extension Service has a responsibility to set the pace for consumer education programming among the states. An attempt to accomplish this task is its 1976 publication, "Guidelines for 4-H Consumer Education." This effort is to be commended, but the consumer education objectives outlined in the manual now need to be actively promoted and supported at the state level.

Extension can meet the challenge of teenage consumer education in a unique way: not only is it able to reach in-school and out-of-school (during summers, post high school graduates) youth, it can reach them in the context of "activity, club, small group," rather than "class or school." This difference in environment or perspective may serve as a distinct advantage to the Cooperative Extension Service because it represents a unique delivery system for consumer education to young adults, apart from the traditional and formal school system.

Conclusion. The author surveyed the popular literature from 1950-1976 and two selected journals from 1969-1976 in order to assess the amount of literature--both theoretical and empirical--that had been focused on consumer education for youth during that time frame. In the review of literature for Chapter 1, it was found that there were few exemplary programs in consumer education for this age cohort during the 26-year period examined. Evaluation of youth-oriented consumer education programs and any feedback to the public were minimal even of those which

do exist. It appears that although the 1960s and 1970s have been unprecedented in consumer interest and action, educational needs of young adult consumers still are not being met adequately in the form of a sophisticated system of instruction. The role of consumer education is still ill-defined.

One of the objectives of The Purdue Consumer Education Study (1970: 125) was to evaluate those consumer programs which existed in the decade between 1960 and 1970, and make recommendations for change, focusing on the educational needs of consumers in the 1970s. The survey results did not indicate a proliferation of special consumer education courses in the high schools. Results did indicate, however, that the national effort undertaken by government, business, schools and professionals, was growing rapidly without conscious direction or planning. Considerable creative experimentation is underway. The project staff concluded that it was too soon to judge the impact and effectiveness of consumer education, but not too soon to plan. A coordinated planning effort appears to be the most essential component still needed to insure the success of consumer education for young adults.

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* One of eighteen articles surveyed in the popular literature.

** One of three journal articles surveyed in two journals.

Appendix 1:

List of Periodicals and Reports Indexed

in the 1953 Reader's Guide

American Academy of Political and Social Science

American City

American Economic Review

American Historical Review

American Home

American Journal of Public Health and Nation's Health

American Journal of Sociology

American Magazine

American Mercury

American Phology raphy

American Political Science Review

American Scholar

Americas

Annals of the American Academy of Political and Social Science

Architectural Record

Atlantic Monthly

Audubon Magazine

Aviation Week

Better Homes and Gardens

Business Week

Catholic World

Christian Century

Collier's

Commonweal

Congressional Digest

Consumer Reports

Consumers Research Bulletin

Contemporary Review

Coronet

Current Biography

Current History

Education

Elementary School Journal

English Journal

Etude

United States Department of Agriculture. Farmers' Bulletins

Flying

Foreign Affairs

Foreign Policy Bulletin

Foreign Policy Reports

Fortnightly

Fortune

Good Housekeeping

Harper's Magazine

Hobbies

Holiday

Horn Book

House & Garden

House Beautiful

Industrial Arts and Vocational Educ.

Independent Woman

International Conciliation

Journal of Home Economics

Journal of Political Economy

Journal of the National Education Association (NEA Journal)

Ladies' Home Journal

Library Journal

Life

Magazine of Art

Monthly Labor Review

Musical America

Musical Quarterly

New York Times Magazine

National Geographic Magazine

Nation

Nation's Business

Natural History

Nature Magazine

New American Mercury

New Republic

New Yorker

Newsweek

Occupations

Parents' Magazine

Personnel and Guidance Journal

Poetry

Political Science Quarterly

Popular Mechanics Magazine

Popular Science Monthly

Publishers' Weekly

Quarterly Journal of Economics

Radio & Television News

Reader's Digest

Recreation

Reference Shelf

Rotarian

Saturday Evening Post

Saturday Review

Saturday Review of Literature

School and Society

School Arts

School Life

School Review

Senior Scholastic

Scientific American

Science Digest

Scientific Monthly

Science News Letter

Science

Annual Report of the Board of Regents of the Smithsonian Institution (Smithsonian Report)

Survey

Theatre Arts

Time

Today's Health

Twentieth Century

United Nations Bulletin

United Nations World

United States Bureau of Labor Statistics Bulletins

United States Department of State Bulletins

United States News & World Report

United States Office of Education Bulletins

University Debaters' Annual

Virginia Quarterly Review

Vital Speeches of the Day

Wilson Library Bulletin

Woman's Home Companion

Writer

Yale Review

Appendix 2:

Consumer Education Activities for Young Adults

in Pennsylvania 4-H

There are two types of consumer education activities in Pennsylvania 4-H: the first is the Consumer Education Presentation and the second is Consumerama. Consumerama is divided into three components, (1) Consumer Judging, (2) Consumer Bowl and (3) Planathon.

The Consumer Education presentation is a hypothetical situation involving a teenager and a problem a teenager might face. The challenge is to show how the problem was solved. It may be presented in the form of role playing, demonstrations, illustrated talks, panel discussions, etc. Both main activities are open to all 4-H members between the ages of 14-19. A county may have both a Consumer Education Presentation team and a Consumerama team, but the Consumer Education team must first compete at the county and regional levels before being selected for State Days. Evaluation is made on evidence of use of the decision-making process as well as the overall presentation.

The Consumerama activities are competitive team events at State 4-H Days based on decision making. The first of Consumerama's components is Consumer Judging. Consumer Judging is a consumer problem activity based on livestock-type judging. The judging revolves around a purchase for a certain type of situation. For example, the contestants receive a statement about a buyer situation such as a teenager wanting to buy a sleeping bag. The participants would rank from best to poorest four sleeping bags in terms of this person's needs. The justify their choices verbally.

The second part of Consumerama is the Consumer Bowl. Teams compete in a question and answer game based on TV's "College Bowl" program. Questions are on consumer topics. Two examples are:

Q: Why is it not enough to ask what the down payment and monthly payments are when arranging a credit contract?

A: The length of time over which payments will be made makes a great difference in total costs of using the money borrowed. A smaller payment spread over more months will cost you more in the long run.

Q: If an interest rate is given as 3/4 percent per month, what would the true annual interest rate be?

A: Nine percent

The third part of Consumerama is the Planathon. The Planathon is a team decision-making activity. A number of teams in a group work on the same problem. Hypothetical situations related to decisions young people make are given to participants. The situation will include information about the individual involved, his resources, needs and problems to be solved. The team comes up with a solution and team captains report it to the group, outlining reasons for the decisions. The total group discusses and votes on the best alternative in terms of the situation and consequences.

From a description of the program, evaluation and recommendations for change follow.

The only systematic evaluation of Consumerama was provided by Mary Ritzman in a 1975 Master's thesis, Consumerama: An Historical Perspective. Three of the major findings were: (1) Extension staff professionals are the main teaching agents, not lay leaders, (2) the 4-H handbook for consumer education is used by 80% of the staff to incorporate consumer education into traditional club work and not directly for Consumerama activity, and (3) lack of time for preparation and time for working with the clubs was the most frequent reason for not participating in Consumerama. It was surprising that time was the most significant resource lacking, since she hypothesized that a lack of materials and in-service training would

account for a lack of participation.

Based upon an interview with a 4-H state specialist, some additional points can be made: (1) there appears to be a communication gap many times between both the state and county level staff, and the county staff and lay leaders. Misunderstandings, misinterpretations and lack of information result from this gap, affecting the success of Consumerama; (2) it appears that the only focus of the consumer education activities is on the participation and competition of State Days. Clubwork emphasizes direct preparation for competition and a consumer education interest group of benefit to more than team members is all but non-existent. The learning-by-doing concept and understanding the decision-making process are the essence of the activities, yet the present emphasis of Consumerama is more on the narrow objective of knowing the answers to the judges questions; (3) Consumerama has become somewhat of a "dumping ground" for 4-H members who want to come to State Days and are not a part of something else. In other words, team members may have a more avid interest in Home Economics or Agriculture than in Consumer Education; (4) the consumer education activities do not reach a significant number of young adults. Since it is not an actual project, figures are not available on the total number involved which would include county level participants along with state team participants. But in 1976, for example, 33 teams of four members each participated in Consumerama at State Days. Since State Day participation is the major activity, those 144 participants from across the state of Pennsylvania are the majority of 4-H members being reached, hardly a dent in the total number of 4-H teens.

Some qualifications should be made about the scope and intention of Consumerama. The major weakness of it is not inherent, but lies in the

fact that it is the only method used for consumer education. It is creative as a single vehicle. Consumerama is certainly not meant to fulfill expectations of a total program because it is not a program, it is only an activity. It is only one method of delivery, one attempt to convey consumer education. Expansion of the program is the real need. Efforts now are being made to affect that change. State specialists are working toward developing more consumer education materials and at closing the communication gaps at various levels.

Along with the need for program expansion, some other recommendations include:

1. At the county level, a priority for consumer education needs to be established. This might be accomplished through an intensive educational program for personnel (in-service training), and perhaps through the selection of 4-H leaders specifically for consumer education. A planning committee especially for consumer education should be established with representatives from business, government and youth organizations not only as adult leaders but as promoters of the program.

2. The identification of more volunteer lay leaders or para-professionals interested in consumer education for young adults. One hired para-professional could serve as a training agent for lay leaders, thus minimizing the time requirement for professional agents. The potential for our senior citizens as lay leaders could also be considered here.

3. Support from state and regional levels needs to be strengthened. The importance of consumer education must be understood at these levels in order to filter down to the county level.

4. Cooperation with other consumer resource agencies needs to be more systematic and serve as a community link, and the materials available from these agencies could aide the 4-H effort. Working arrangements with many agencies represent a broad potential for greater service.

A well-known problem of 4-H is an inability to maintain its 16-19 year old audience. The number of 4-H members begin to taper off around the age of 14-15 and it appears that members outgrow 4-H. Part of this problem might be due to the lack of projects which really meet the needs of that age group. These youngsters are becoming adults and are beginning to make adult decisions. Consumer education is something keyed directly to their real-life experiences. If a program were set up to teach them, for example, what to look for when renting an apartment, buying a car, taking out a loan, etc., perhaps the interest of this age group in 4-H would increase.